



**The Citizens Bank of Fayette**

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Dorrell  
(D. Azman)

F.D.I.C. San Francisco Regional Office  
Director Johns F. Carter  
25 Jessie Street at Ecker Square  
Suite 2300  
San Francisco, California 94105

September 16, 2005

Dear Mr. Carter,

I understand that Wal-Mart has applied to charter an industrial loan company bank in the State of Utah.

I think that approving such an application will end up destroying community banks such as ours.

Even though Wal-Mart says that they will use this bank to process their payments I would be willing to bet you anything that they would use this as getting their "foot in the door" to get into consumer banking.

Having a Wal-Mart Super Center in our town, I have seen first hand how they operate. They are ruthless when it comes to doing whatever it takes to run everybody else out of business. They have done it in the retail business and they will do it in banking or any other business they get into. They want all of the business and will do anything to achieve that goal. Our once thriving businesses in our town of 5,000 people have been ground down by the Wal-Mart machine to just a few.

Our bank was started by my grandfather in 1913. We have faithfully served the people in our county for 92 years. We have been looking forward to celebrating our 100<sup>th</sup> anniversary in 2013. If Wal-Mart gets into the banking business I really don't believe we will be in business eight more years.

Thank you for allowing me this opportunity to express my views.

Sincerely yours,

W. C. Robertson  
President